



WELL^{AWARE}



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Flexible Spending Account - Open Enrollment *November 2 – 23, 2009*

The Flexible Spending Account (FSA) allows money to be set aside on a pre-tax basis to pay for out-of-pocket health care and/or dependent care expenses that can save you up to 40 percent on each dollar set aside (the actual amount saved will vary based upon your tax bracket). Starting in 2010, Health Care FSA participants have the option of signing up for the **FSA debit card**, known as the Benny Card, to pay for health care expenses. ASI has been selected by the State of Delaware to administer this plan.

The **Health Care FSA** allows for a tax break on expenses incurred by you and any of your tax dependents. Eligible expenses include co-pays, co-insurance and deductible expenses, prescription and many over-the-counter medications, chiropractic sessions, dental and orthodontia work (excluding cosmetic procedures such as teeth whitening), glasses, contact lenses and LASIK surgery, etc.

The **Dependent Care FSA** allows for a tax break on childcare or elder care, so you and your spouse can work, look for work or be a full-time student. Eligible expenses include childcare, before and after school care and general purpose day camps.

The **optional Benny Card** provides a convenient method to pay for health care expenses. Using the card **CAN** eliminate all paperwork, depending how it is used. It can only be used with health care providers and pharmacies/drugstores/grocery stores that have been deemed eligible. To see a list of eligible stores, go to www.asiflex.com/debitcards. Per IRS regulations, the Benny Card can be used without submitting follow-up documentation in the following instances:

1. Matches a co-pay for the health, vision or dental plan you have selected through the State of Delaware's benefit programs;
2. Is a recurring expense at the same provider, for the same amount you have submitted paperwork for one time and noted the expense is recurring; or
3. Occurs at a retail outlet that has implemented the Inventory Information Approval System (IIAS). This system restricts purchases with the Benny Card to eligible expenses and is in place at most regional/national chain stores.

All other transaction types will prompt a request for follow-up documentation, which can be provided by faxing your statement of services or explanation of benefits statement directly to ASI.

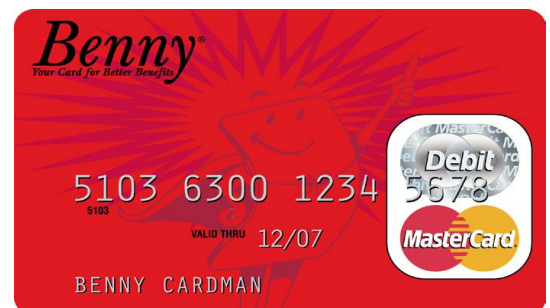
Other things to know about the Benny Card:

- 1) If you request the card, your full 2010 Health Care FSA election will be loaded on the card minus an annual fee of \$12. The balance is available for use as of January 1, 2010.
- 2) You have to request the Benny Card in order to receive it. You can request it when you enroll online or when you receive an application in the mail with your confirmation of enrollment packet. In order for ASI to process your request, you will need to provide your full Social Security Number and date of birth.
- 3) Always keep your documentation. In the event of an IRS audit, you may be asked to show this documentation.
- 4) Even if you sign up for the Benny Card, you can still submit manual claims to ASI for processing.

Don't forget the money you set aside for plan year 2010 must be used by the end of the plan year (January 1, 2010 to December 31, 2010) plus the corresponding grace period (January 1, 2011 to March 15, 2011). Unused funds will be forfeited, in accordance with IRS regulations. If you are unsure how much you will spend, start with a small election this year. Then, to prepare for next year's election, start tracking expenses, so you will know what expenses to anticipate.

Open Enrollment for the FSA program is from November 2 – 23. You can complete your enrollment online at <https://secure.asiflex.com>. (Employer-Provided Code Word: DE). **If you were enrolled in FSA last year, you must re-enroll even if you don't want your annual election to change.**

Detailed information is available through ASI at www.asiflex.com or 1-800-659-3035 and by contacting the Statewide Benefits Office at 1-800-489-8933 <http://ben.omb.delaware.gov/fsa/index.shtml>.



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Contact DelaWELL

<http://www.delawell.delaware.gov>

1-800-556-6106

Employee.wellness@state.de.us

StayWell

<https://delaware.online.staywell.com>

1-800-926-5455

Contact Statewide Benefits Office

www.ben.omb.delaware.gov

1-800-489-8933 OR (302) 739-8331

American Diabetes Month

The number of adults diagnosed with this serious, chronic condition increases daily. In fact, 20.2 million Americans now live with diabetes.

To learn more about diabetes, visit StayWell Online at

<https://delaware.online.staywell.com> and click on "Diabetes" under the "Health Centers" section.



Diabetic Program via Medco



Diabetic supplies (lancets, test strips, syringes/needles) provided by Medco, either at a participating retail pharmacy, a 90-day participating retail pharmacy or Medco-by-Mail may be obtained at no cost.

Diabetic medications provided via Medco, at a 90-day participating pharmacy or Medco-by-Mail, and purchased at the same time may be obtained for one co-pay. For more information, visit <http://ben.omb.delaware.gov/script/index.shtml>.

VSP Eyecare Observance Article



Diabetic Eye Disease Month

Read **"Sight-Savers: Preventing Vision Loss from Diabetes"**

Over time, diabetics can develop serious damage to their eyes, known as diabetic retinopathy. That's just one reason regular visits to the eye doctor are a must for diabetics.



Graduate to a higher level of health!

Topic #2: Controlling Stress Before It Controls You (Offered November through December)



Do you find yourself getting stressed out around the holidays?
At our seminar, you'll learn:

- How to identify and deal more effectively with your home and work stressors;
- Practical solutions to help you lower your stress levels, even during the holidays;
- The importance of keeping a sense of humor;
- The relationship between stress, holidays and overeating; and
- Ways to stress less about your holiday meals and their caloric contents.

Post-Seminar Bonus Activities (OPTIONAL): FREE session of relaxation techniques for stress relief and computer access to complete your online Health Risk Assessment (HRA) will be offered to participants on a **first come first served basis** for 30 minutes immediately following each seminar.

To register for a FREE health seminar near you, visit www.delawell.delaware.gov and click on the "Health Seminars" link. (Employees Only)

- ❖ Join us for another exciting semester filled with *NEW* health seminar topics, post-seminar bonus activities, special random drawings for each topic and weekly e-mail health tips. Seminars continue through April 2010.
- ❖ Employees who attend each of the four different health seminar topics will receive a **"DelaWELL University Diploma"** signed by Governor Markell to commend your outstanding commitment to health education and will be entered into a random drawing for a chance to **win a FREE, 3-month YMCA Family Membership** (generously donated by the YMCA of Delaware).

Ongoing Events:

- **FREE, confidential Health Risk Assessment (HRA).** Available through December 31st.
<https://delaware.online.staywell.com> .
- Yoga Dover is offering a **FREE community yoga class** to all state employees every Friday from 12 – 1 p.m. through December 18, 2009. To register, employees can visit
http://yogadover.com/de_employee_yoga.htm.
- **FSA OE (November 2 – 23, 2009)**
www.ben.omb.delaware.gov/fsa.

Eat This, Not That for Thanksgiving



Thanksgiving is the official holiday of relaxing, enjoying family and -- for one day a year -- *not* worrying about what you eat. Follow this roadmap to enjoy the holiday -- dessert included!

EAT THIS

Turkey Breast Dinner, 4 oz
1/2 cup mashed potatoes
1/4 cup turkey gravy
1 dinner roll
1/2 cup green bean casserole
2 tbsp. homemade cranberry sauce
1 medium slice pumpkin pie with low-fat whipped cream

518 calories; 13 g fat (3.5 g saturated); 1,010 g sodium.

NOT THAT!

Dark Meat Turkey Dinner, 4 oz
1/2 cup stuffing
1/2 cup sweet potatoes with marshmallow topping
1/2 cup corn
1 slice jellied cranberry sauce
1 small slice pecan pie

780 calories; 31 g fat (15 g saturated); 1,285 g sodium.



Great American Smokeout

Do you want to quit smoking, but can never seem to set a quit date? Well, November 19, 2009 is your day! November 19 is the Great American Smokeout®, when smokers throughout the country quit smoking and quit using tobacco products for one day with the hope they will quit completely. Your body gets more than just nicotine when you smoke. Cigarette smoke contains over 4,800 chemicals, 69 of which are known to cause cancer. Some of the chemicals include **Acetone** (found in nail polish remover), **Ammonia** (floor/toilet cleaner), **Arsenic** (poison), **Cadmium** (rechargeable batteries), **Carbon monoxide** (car exhaust fumes), **DDT/dieldrin** (insecticides), **Hydrogen cyanide** (gas chamber poison), **Formaldehyde** (preserver of body tissues and fabric) and **Nitrobenzene** (gasoline additive).

You don't have to do it alone! Take advantage of the following resources:

Delaware Quitnet

<http://de.quitnet.com>

Delaware Smoking Quitline – (Call Toll Free) 1-866-409-1858

<http://www.dhss.delaware.gov/dhss/dph/dpc/quitline.html>.

Quit for a lifetime by starting with just one day- November 19th!

Maintenance Medication Program

Effective July 1, 2009, members are required to have maintenance medications filled as 90-day supplies rather than as three 30-day supplies.

- Maintenance medications filled for the fourth time as a 30-day supply will be processed with a penalty of a 90-day copay for a 30-day supply of medication.
- Members should contact their physician to receive a 90-day prescription. To learn if your medication is included as a Maintenance Medication under this program, contact Medco's Member Services at 1-800-939-2142. Additional information may be found at <http://ben.omb.delaware.gov/script/index.shtml>.



Flu and Pneumonia Awareness

Flu and pneumonia are respiratory illnesses that should not be taken lightly. In the U.S., pneumonia and the flu combined are the sixth leading cause of death.

Influenza (the flu) is a contagious respiratory illness caused by influenza viruses. The best way to prevent the flu is by getting a flu vaccination each year. Every year in the U.S., 5 to 20 percent of the population gets the flu. More than 200,000 people are hospitalized from flu complications and about 36,000 people die from the flu.

Pneumonia isn't caused by a single virus or bacterium. It can have more than 30 causes. Pneumonia can be a serious, potentially fatal infection.

Visit www.cdc.gov to learn more about flu and pneumonia and what you can do to prevent them both.



Tasty Pumpkin Pie

Sugar-free crust

- 1/3 cup **butter-flavored vegetable shortening**
- 1 cup **flour**
- 3 tablespoons **ice water**

Pumpkin filling

- 1 15-ounce can **pumpkin**
- 1/2 cup **egg substitute**
- 3/4 cup **sugar**
- 1 teaspoon **cinnamon**
- 1/2 teaspoon **ground ginger**
- 1/4 teaspoon **nutmeg**
- 1/4 teaspoon **ground cloves**
- 1 12-ounce can **evaporated skim milk**

Directions

Put flour and shortening into a small bowl. With two knives (or a pastry blender), cut shortening into flour until thoroughly mixed. Work on the crust at this time, not after adding water.

Add water and use a fork to toss quickly. Handle as little as possible. It can be a bit crumbly when you put it onto plastic wrap. Form a ball as you wrap it tightly and refrigerate for 30 minutes. When ready to make the crust, sprinkle a little flour on a large piece of plastic wrap. Put dough on the floured wrap. Turn once to get flour on both sides. Cover with a second piece of plastic wrap. Use a rolling pin to roll crust to fit a 9-inch pie pan.

Preheat oven to 425 degrees. In a medium bowl, whisk pumpkin with egg substitute, sugar, and spices. Add evaporated milk; stir thoroughly. Pour mixture into pie shell.

Bake at 425 degrees for 15 minutes. Reduce heat to 350 degrees and keep baking for 30 minutes longer or until tester inserted in center of pie comes out clean. The center will get firmer as it cools.



The Fitness Guru Says...

Question of the Month: Do you have any strategies to help fight holiday weight gain?

E-mail the fitness guru with your question at employee.wellness@state.de.us for a possible posting in next month's issue.



Dear Employee,

The average American gains several pounds in the six weeks between Thanksgiving and New Year's Day. This seemingly inevitable weight gain is preventable, which means you can fend off added pounds without becoming a dietary *Scrooge*. The best way is to eat healthier foods that are low in fat and calories and exercise regularly. You can still fill your plate at a holiday buffet, but fill it with fresh fruits and vegetables instead of fried chicken fingers or cheese sticks. Get 30 minutes of moderate-intensity physical activity most, if not all, days of the week. Being a couch potato is one of the major contributors to holiday weight gain.

When it comes to your traditional holiday foods (most of which are loaded with fat and calories), make simple changes! To keep your weight manageable, substitute with lower-fat foods. Or, eat a certain food you enjoy too much to give up, but have a smaller portion and conserve calories by skipping something that is not as important to you. Here are some ideas - eat white-meat turkey, which has fewer calories and less fat than dark meat. Put gravy through a skimmer before serving, and you will cut the calories by 80 percent. That's a substantial change: holiday gravy that's not skimmed contains 60 to 70 calories per tablespoon. A generous helping can add as many as 500 calories to your holiday dinner. Serve at least one item very low in calories and fat, such as a fresh fruit salad or steamed vegetables topped with lemon juice and herbs. Serve baked potatoes instead of candied sweet potatoes. A plain baked potato has 220 calories and just a trace of fat; one cup of candied sweet potatoes has 300 calories and 6 grams of fat. Don't top vegetables with butter; instead, use low-calorie sour cream. You'll save an average of 100 calories and 10 grams of fat per tablespoon. Serve apple pie topped with vanilla frozen yogurt instead of pecan pie topped with whipped cream. Per slice, you'll save 460 calories and 32 grams of fat. Substitute mustard for mayonnaise on your lunch-hour turkey sandwich. You'll save 82 calories and 8 grams of fat. Lastly, be sure to pay attention to what you drink. Two mixed drinks can contain as much as 500 calories, one cup of eggnog, 380 calories. But two glasses of cider have only 300 calories.

Stay Fit!

F.G. (a.k.a. Fitness Guru)

Eligibility and Enrollment Rules

Eligibility and Enrollment Rules provide parameters in which eligibility and enrollment may occur within federal and State laws, rules and regulations and ensure fiscal responsibility.

In accordance with 29 Del. C. § 5210(4) and § 9602(b)(4), the State Employee Benefit Committee (SEBC) has adopted the Eligibility and Enrollment Rules for the State of Delaware Group Health Insurance Program.

The Statewide Benefits Office, a division of the Office of Management and Budget, is responsible for administering the Eligibility and Enrollment Rules and implementing benefit programs as authorized by the SEBC. Also see, http://ben.omb.delaware.gov/documents/eligrule_070109.pdf.